

<i>SERFF Tracking Number:</i>	<i>EVST-125799239</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-GL-20025177</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>General Liability</i>		
<i>Project Name/Number:</i>	<i>Pollution Change/CW-GL-20021273</i>		

## Filing at a Glance

Company: Everest National Insurance Company

Product Name: General Liability

SERFF Tr Num: EVST-125799239

State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$100

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: AR-GL-20025177

State Status: Fees verified and received

Filing Type: Rule

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts

Author: Vanessa King

Disposition Date: 09/10/2008

Date Submitted: 09/02/2008

Disposition Status: Disapproved

Effective Date Requested (New): 11/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 11/01/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Pollution Change

Status of Filing in Domicile:

Project Number: CW-GL-20021273

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/10/2008

State Status Changed: 09/10/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are introducing a new rule associated with endorsement EIL 01 510 – Pollution Changes, for use with our General Liability business. This endorsement reinforces the intent of the pollution exclusion to state that it applies whether or not a pollutant is of essential or significant use to the insured's business.

We are also revising our company exception rule pages (where applicable) to reference this new endorsement.

SERFF Tracking Number: EVST-125799239 State: Arkansas  
 Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100  
 Company Tracking Number: AR-GL-20025177  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability  
 Product Name: General Liability  
 Project Name/Number: Pollution Change/CW-GL-20021273

## Company and Contact

### Filing Contact Information

Vanessa King, Manager, Filing and Regulation vanessa.king@everestre.com  
 P.O. Box 830 (908) 604-3267 [Phone]  
 Liberty Corner, NJ 07938-0830 (908) 604-3546[FAX]

### Filing Company Information

Everest National Insurance Company CoCode: 10120 State of Domicile: Delaware  
 477 Martinsville Road Group Code: 1120 Company Type:  
 P.O. Box 830  
 Liberty Corner, NJ 07938-0830 Group Name: Everest Re Group, State ID Number:  
 Ltd.  
 (908) 604-3000 ext. [Phone] FEIN Number: 22-2660372  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Everest National Insurance Company	\$100.00	09/02/2008	22239280

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Edith Roberts	09/10/2008	09/10/2008

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## Disposition

Disposition Date: 09/10/2008

Effective Date (New):

Effective Date (Renewal):

Status: Disapproved

Comment:

We cannot accept this rule. The exclusion is too broad and would be contrary to the department's opinion concerning pollutants from a hostile fire.

<b>Company Name:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Premium:</b>	<b>Maximum % Change (where required):</b>	<b>Minimum % Change (where required):</b>	<b>Overall % Indicated Change:</b>
Everest National Insurance Company	0.000%	\$0	117	\$561,644	0.000%	0.000%	0.000%

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Item Type	Item Name	Item Status	Public Access
Rate	Company Exception Pages		Yes

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Filing Company:	Everest National Insurance Company	State Tracking Number:	EFT \$100
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TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0001 Commercial General Liability
Product Name:	General Liability		
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Neutral
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	
<b>Filing Method of Last Filing:</b>	

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Everest National Insurance Company	0.000%	0.000%	\$0	117	\$561,644	0.000%	0.000%

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## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
	Company Exception Pages	CEP-GL-AR-4	New	CEP-GL-AR-4.pdf

COMPANY EXCEPTION PAGES

Everest National Insurance Company  
Commercial Lines Manual

Arkansas (03)  
Division Six – General Liability

CEP-AR-GL-4      ADDITIONAL OPTIONAL ENDORSEMENTS AND COVERAGES      ed. 11/08

**ENIC E-#. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (The following is added to Rule 36. Description of Additional Optional Endorsements)**

*There is no premium adjustment for endorsements included in Rule 36 unless otherwise indicated or provided for in this manual or other filed rating plans.*

**A. Additional Optional Endorsements (addition to Rule 36. A.)**

(paragraph number follows the next in sequence, the remainder of this rule remains unchanged)

- #. Pollution Changes Endorsement EIL 01 510** – Attach this endorsement to revise the Pollution Exclusion to state that it applies whether or not a pollutant is of essential or significant use to the insured's business.